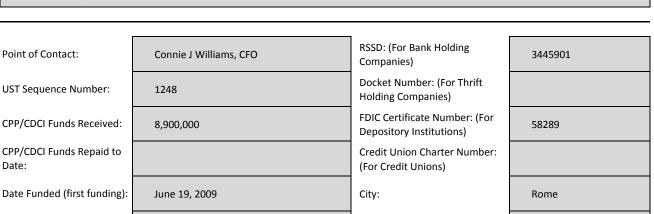


(Include Holding Company Where Applicable)

RCB	<b>Financial</b>	Corpo	oration
IVCD	I III all clai	COIP	<i>3</i> 1 4 (101)

Date Repaid<sup>1</sup>:



State:

N/A

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

•	Incres	landina a		sadiaa la	see these	a+h aica	ald h	ave occurred
Λ.	increase	ienaing or	reduce is	inaing le	:55 tilali	otherwise	would fi	ave occurred

Lending activities continued at the pace allowed by the economy and as requested by the community we serve. Had we not accepted TARP funds, our need to preserve our organic capital would have required that we curtail lending activities. Our loan to deposit ratio declined slightly to 80%.



Georgia

<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.







RCI	3 Financial Corporation
	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).
	In the state of th
	Increase securities purchased (ABS, MBS, etc.).
	Make other investments.



NAME OF INSTITUTION

(In	chulc	Holding	Company	Where	Applicable)	١

(Include Holding Company Where Applicable)	1789
RCB Financial Corporation	
Increase reserves for non-performing assets.	
X Reduce borrowings.	
We continue to reduce the debt carried on the banks books. Borrowed funds represented 14% of asset	ets at the time we accepted TARP
funds. As of FYE 2011, only 4% of our balance sheet is funded with borrowed funds.	
X Increase charge-offs.	
We continue to write down impaired loans as necessary to support accurate representation of the cree funds allowed us to be more aggressive than perhaps we could have been had we not accepted those	
runus unowed us to be more uggressive than perhaps we could have been had we not decepted those	runus.







(Ind	clude Holding Company Where Applicable)	1789
RC	B Financial Corporation	
	Purchase another financial institution or purchase assets from another financial institution.	
	Held as non-leveraged increase to total capital.	





NAME OF INSTITUTION (Include Holding Company Where Applicable)

RCB Financial Corporation

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?				
The CPP Capital strengthened our capital position and our capital ratios. We continue to work through our credit issues in a timely manner, aking charge offs and write downs when necessary. If we had not received the CPP capital, we would likely have been required to raise private capital in a time when those funds were not readily available. It is also reasonable to assume that if we did not have the CPP funds, our exam composite rating would have been downgraded and the bank placed under some type of formal action. As it is, our capital position emains adequate to support the current balance sheet composition.				



**RCB Financial Corporation** 





What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?	



NAME OF INSTITUTION

(Include Holding Company Where Applicable)
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RCB Financial Corporation					
Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.					